

**INSURERS AND HOSPITAL SHARE OF BILLBACK**

<b>TOTAL BILLBACK</b>	<b>2017</b>	<b>2018</b>
	<b>\$1,560,354</b>	<b>\$ 3,373,622.00</b>
<b>Back out rate review billable expenses</b>		<b>\$ -</b>
	<b>\$1,560,354</b>	<b>\$ 3,373,622.00</b>

Major Insurer
BCBS
MVP

<b>Categories:</b>	<b>HMO</b>	<b>25%</b>	<b>\$ 843,405.50</b>
	<b>HMS</b>	<b>25%</b>	<b>\$ 843,405.50</b>
	<b>Insurer</b>	<b>25%</b>	<b>\$ 843,405.50</b>
	<b>Hospitals</b>	<b>25%</b>	<b>\$ 843,405.50</b>
	<b>HMS, HMO &amp; Insurers</b>	<b>0%</b>	<b>\$ -</b>

All VT Community Hospital

draft

\*\* Use the Hospitals category to offset this percentage

The Carrier rate calculation reported data annually pro

Comprehensive Major Medical, TPA(Self-Insured) and Medicare Supplement*	FY-2015	Share of 2015		Amount Assessed Proportion of Billback based on CY2015 ASSR Data
		Total Premiums	Share of 2015 Prem/NPR	
Blue Cross and Blue Shield of Vermont	\$851,803,842	64%	23.6%	\$843,406
Cigna Health & Life Insurance Company, Inc.	\$255,950,051	19%	7.1%	\$534,610
The Vermont Health Plan, LLC	\$48,037,858	4%	1.3%	\$535,204
UnitedHealthcare Insurance Company	\$47,176,509	4%	1.3%	\$98,539
Delta Dental Plan of Vermont	\$37,062,238	3%	1.0%	\$77,413
MVP Health Insurance Company	\$27,900,347	2%	0.8%	\$58,276
MVP Health Plan Inc	\$27,662,967	2%	0.8%	\$308,201
Aetna Life Insurance Company	\$5,650,508	0%	0.2%	\$11,802
Colonial Penn Life Insurance Company	\$4,575,601	0%	0.1%	\$9,557
Genworth Life and Annuity Insurance Company	\$4,568,275	0%	0.1%	\$9,542
Washington National Insurance Company	\$3,874,948	0%	0.1%	\$8,094
MVP Select Care	\$2,432,921	0%	0.1%	\$5,082
Continental Life Insurance Company of Brentwood, TN	\$2,328,388	0%	0.1%	\$4,863
Mutual of Omaha Insurance Co	\$2,245,013	0%	0.1%	\$4,689
Humana Insurance Company	\$2,199,169	0%	0.1%	\$4,593
American Progressive Life & Health Insurance Company	\$1,436,240	0%	0.0%	\$3,000
USAA LIFE INSURANCE COMPANY	\$1,190,171	0%	0.0%	\$2,486
Government Personnel Mutual Life Insurance	\$1,141,302	0%	0.0%	\$2,384
Combined Insurance Company	\$1,033,547	0%	0.0%	\$2,159
4 Ever Life Insurance Company	\$544,433	0%	0.0%	\$1,137
Hartford Life Insurance Company	\$458,925	0%	0.0%	\$959
State Farm Mutual Automobile Insurance Company	\$453,869	0%	0.0%	\$948
QCC Insurance Company	\$447,634	0%	0.0%	\$935
Guarantee Trust Life Insurance Company	\$294,709	0%	0.0%	\$616
MVP Health Services Corp	\$222,504	0%	0.0%	\$465
United American Insurance Company	\$203,957	0%	0.0%	\$426
Loyal American Life Insurance Company	\$79,247	0%	0.0%	\$166
Hartford Life and Accident Insurance Company	\$53,041	0%	0.0%	\$111
Transamerica Premier Life Insurance Company	\$51,861	0%	0.0%	\$108
United of Omaha Life Insurance Co	\$46,959	0%	0.0%	\$98
MVP Health Insurance Company of New Hampshire, INC	\$41,068	0%	0.0%	\$86
United World Life Insurance Company	\$32,387	0%	0.0%	\$68

With any change to legisla following three items be a

- 1) a sunset of three years membership for potential
- 2) the Committee be aware within the carriers covered groups and not their entire
- 3) the GMCB could require membership as well as bill

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	<b>HMS, HMO &amp; Insurers</b>	<b>0%</b>	<b>\$ -</b>

\*\* Use the Hospitals category to offset this percentage

All VT Community Hospital
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The Carrier rate calculation reported data annually pro

United States Life Insurance Company	\$30,649	0%	0.0%	\$64
Gerber Life Insurance company	\$23,485	0%	0.0%	\$49
Golden Rule Insurance Company	\$22,746	0%	0.0%	\$48
American Family Life Assurance Company of Columbus	\$21,398	0%	0.0%	\$45
Constitution Life Insurance Company	\$21,193	0%	0.0%	\$44
Central States Health & Life Co of Omaha	\$17,832	0%	0.0%	\$37
AXA Equitable Life Insurance Company	\$14,215	0%	0.0%	\$30
American Republic Insurance Company	\$13,145	0%	0.0%	\$27
Standard Life and Accident Insurance Company	\$12,074	0%	0.0%	\$25
Principal Life Insurance Company	\$12,039	0%	0.0%	\$25
Continental General Life Insurance Company	\$11,443	0%	0.0%	\$24
Metropolitan Life Insurance Company	\$10,682	0%	0.0%	\$22
Medico Insurance Company	\$9,081	0%	0.0%	\$19
IdeaLife Insurance Company	\$9,073	0%	0.0%	\$19
The Order of United Commercial Travelers of America	\$8,378	0%	0.0%	\$17
Physicians Mutual Insurance Company	\$6,706	0%	0.0%	\$14
Sterling Life Insurance Company	\$6,210	0%	0.0%	\$13
Globe Life and Accident Insurance Company	\$3,603	0%	0.0%	\$8
Physicians Life Insurance Company	\$3,365	0%	0.0%	\$7
Transamerica Financial Life Insurance Company	\$2,215	0%	0.0%	\$5
Union Labor Life Insurance Company	\$1,170	0%	0.0%	\$2
MONY Life Insurance Company	\$730	0%	0.0%	\$2
Prudential Insurance Company of America	\$721	0%	0.0%	\$2
Mid-West National Life Insurance Company of Tennessee	\$636	0%	0.0%	\$1
Unified Life Insurance Company	\$570	0%	0.0%	\$1
National Benefit Life Insurance Company	\$393	0%	0.0%	\$1
American Heritage Life Insurance Co.	\$283	0%	0.0%	\$1
United Teacher Associates Insurance Company	\$221	0%	0.0%	\$0
Thrivent Financial for Lutherans	\$0	0%	0.0%	\$0
Transamerica Life Insurance Company	\$0	0%	0.0%	\$0
Connecticut General Life Insurance Company	-\$171,361	0%	0.0%	-\$358
21st Century Premier Insurance Company		0%	0.0%	\$0
American Continental Insurance Company		0%	0.0%	\$0
Celtic Insurance Company		0%	0.0%	\$0
John Alden Life Insurance Company		0%	0.0%	\$0
New York Life Insurance Company		0%	0.0%	\$0
The United States Business of The Great-West Life Assurance Co.		0%	0.0%	\$0

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Union Fidelity Life Insurance Company  
Total Premiums

Categories:	<b>HMO</b>	<b>25%</b>		<b>\$ 843,405.50</b>
	<b>HMS</b>	<b>25%</b>		<b>\$ 843,405.50</b>
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	<b>Hospitals</b>	<b>25%</b>		<b>\$ 843,405.50</b>
	<b>HMS, HMO &amp; Insurers</b>	<b>0%</b>	** Use the Hospitals category to offset this percentage	<b>\$ -</b>
		0%	0.0%	\$0
		100%	37%	\$2,530,217

All VT Community Hospital
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The Carrier rate calculation reported data annually pro

\$403,788,717  
75,700,825  
851,803,842

<b>NET PATIENT REVENUE-COMMUNITY</b>	<b>FY-2015</b>	<b>Share of 2015 Total NPR</b>	<b>Share of 2014 Prem/NPR</b>	<b>Proportion of Billback based on 2015</b>
Brattleboro Memorial Hospital	75,742,920	3%	2%	\$28,040
Central Vermont Medical Center	173,990,659	8%	5%	\$64,411
Copley Hospital	63,464,436	3%	2%	\$23,494
Gifford Medical Center	53,896,728	2%	1%	\$19,952
Grace Cottage Hospital	16,038,766	1%	0%	\$5,937
Mt. Ascutney Hospital & Health Ctr	45,514,515	2%	1%	\$16,849
North Country Hospital	73,297,094	3%	2%	\$27,134
Northeastern VT Regional Hospital	65,548,594	3%	2%	\$24,266
Northwestern Medical Center	97,798,763	4%	3%	\$36,205
Porter Medical Center	70,596,270	3%	2%	\$26,134
Rutland Regional Medical Center	228,328,637	10%	6%	\$84,526
Southwestern VT Medical Center	142,769,168	6%	4%	\$52,853
Springfield Hospital	55,926,090	2%	2%	\$20,704
The University of Vermont Medical Center	1,115,357,666	49%	31%	\$412,900
<b>All Vermont Community Hospitals</b>	<b>\$2,278,270,306</b>	<b>100%</b>	<b>63%</b>	<b>\$843,406</b>
<b>Total Insurers and Hospital</b>	<b>\$3,609,563,690</b>		<b>100%</b>	<b>\$3,373,622</b>

\* excludes Federal Employee Health Plan (FEHP)